<u>In the specification:</u>

Kindly amend the third full para. on p. 5 as follows:

Accordingly, it is a principal object of the present invention to overcome the disadvantages of presently available systems and to provide a system for preventing fraudulent card transactions, comprising a physical card to be used by a user, with the card containing a program which generates a unique one-time disposable number, ~~or~~ word <u>or character string</u> referred to as a Cybercoupon. The Cybercoupon is used as a surrogate card number in lieu of a regular card number, for example in credit card transactions. Alternatively, the Cybercoupon may be used as a password for gaining access to a local or remote computer, a network or a physical or virtual site. The system is designed so that the entire user interface is stored on said physical card avoiding storage on a computer of any part of said user program which can be susceptible to unauthorized intrusion or hacking.